Case 18-08834 Doc 1 Filed 03/27/18 Entered 03/27/18 13 14 06 Desc Main 1 of 60 united states bankruptcy court Fill in this information to identify your case: NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: MAR 27 7018 Northern District Of Illinois Case number (If known): Chapter you are filing under: JEFFREY P. ALLSTEADT, CLERK Chapter 7 ☐ Chapter 11 **INTAKE 3** Chapter 12 Check if this is an 🔼 Chapter 13 amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

P	art 1: Identify Yourself			
:		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example,	Enrique First name		First name
	your driver's license or passport).	Middle name	<u> </u>	Middle name
	Bring your picture	Montano		
	identification to your meeting with the trustee.	Last name		Last name
		Suffix (Sr., Jr., II, III)	į	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8	First name	erandezioù a grezioù a sta eneren la arendezioù de dezional de dezional de dezional de dezional de dezional de	жения на принцена и принцена
	years			
	Include your married or maiden names.	Middle name		Middle name
-		Last name		Last name
		First name	***************************************	First name
		Middle name	1.65-0-0-0	Middle name
		Last name		Last name
- Criogleys	tterator salvenido servições seu sus se	en la politicida de la Constitución de Constitución de la Constitución de la Constitución de la Constitución d	processor operate for the company has been find a company	k paganing gigikha isissa di konsu disek ki girini kahin inan menya hari pinda didakiri kahiha isis di ekiki da dikiki berbera kahin
3.	Only the last 4 digits of your Social Security	xxx - xx - 0 1 3 7		xxx xx
	number or federal	OR	Á	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx		9 xx - xx

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Enrique Montano Debtor 1 Case number (if known) First Name Middle Name Last Name **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name include trade names and doing business as names Business name Business name EIN EIN EIN Where you live If Debtor 2 lives at a different address: 690 North Ohio Number Number Street Street 60543 Aurora IL. City State ZIP Code City State ZIP Code KANE County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. 640A Rance Rd Number Street Number Street P.O. Box P.O. Box Oswego IL 60543 City ZIP Code State City State ZIP Code Check one: Check one: 6. Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. ☐ I have another reason. Explain. I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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Deb:	LOI-	

		Document	Page 3 01 00
Enrique First Name	Montano Middle Name	Last Name	Case number (if known)

Part 2: Tell the Court	t About Your Bankruptcy Case						
7. The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
are choosing to file under	☐ Chapter 7						
	☐ Chapter 11						
	☐ Chapter 12						
	Chapter 13						
8. How you will pay the	fee will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
<i>J.</i>	need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.						
. Have you filed for	□ No						
bankruptcy within the last 8 years?	Yes. District Northern District of Illinois When 08/19/2010 Case number 10-37118 MM / DD / YYYY						
	District Northern District of Illinois When 07/17/2015 Case number 15-24450 MM / DD / YYYY						
	District Northern District of Illinois When 12/13/2016 Case number 16-39194 MM / DD / YYYY						
. Are any bankruptcy	№ No						
cases pending or bein filed by a spouse who	is Yes. DebtorRelationship to you						
not filing this case wit you, or by a business partner, or by an affiliate?	th District When Case number, if known						
	Debtor Relationship to you						
	District When Case number, if known MM / DD / YYYY						
Do you rent your residence?	No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12.						
	Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it as part of this bankruptcy petition.						

	☐ Co	ockbroker (as defined in a mmodity Broker (as definence) one of the above	ed in 11 U.S.C. § 101(6))		
	_				
	∟ Sto	ockbroker (as defined in 1	1 010101 3 10 1(00/1)/		
			1 U.S.C. 8 101/53A\)		
	Sir	ngle Asset Real Estate (a	s defined in 11 U.S.C. § 101(51	B))	
	☐ He	ealth Care Business (as d	efined in 11 U.S.C. § 101(27A))		
	Check	the appropriate box to d	escribe your business:		
I have more than one proprietorship, use a rate sheet and attach it s petition.	City		State	ZIP Code	
rate legal entity such as poration, partnership, or	Numbe	r Street			
le proprietorship is a ness you operate as an idual, and is not a	Name :	of business, if any			
iness?	Yes. Name and location of business				
you a sole proprietor	💢 No. Go to F	Part 4.			
	you a sole proprietor ny full- or part-time ness? e proprietorship is a ess you operate as an dual, and is not a rate legal entity such as poration, partnership, or have more than one proprietorship, use a rate sheet and attach it	you a sole proprietor ny full- or part-time ness? e proprietorship is a ess you operate as an dual, and is not a rate legal entity such as poration, partnership, or have more than one proprietorship, use a rate sheet and attach it is petition. City Check	you a sole proprietor ny full- or part-time ness? e proprietorship is a ess you operate as an dual, and is not a rate legal entity such as poration, partnership, or have more than one proprietorship, use a rate sheet and attach it is petition. City Check the appropriate box to de Health Care Business (as decided as the content of t	Types. Name and location of business The proprietorship is a sess you operate as an actual, and is not a state legal entity such as poration, partnership, or an inharcomore than one proprietorship, use a state sheet and attach it is petition. The proprietorship is a set of business, if any state is petition. The proprietorship is a set of business, if any state is specific in the proprietorship is a set of business, if any state in the proprietorship is a set of business, if any state is petition. The proprietorship is a set of business in the proprietorship is a set of business, if any state is a set of business in the proprietorship is a set of business in	

are you a small business debtor?

> For a definition of small business debtor, see 11 U.S.C. § 101(51D).

any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

🔲 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

						
0						
es.	What is the hazard?	MT-20-111-11-11-11-11-11-11-11-11-11-11-11-1				
	If immediate attention is	s needed, wh	y is it needed?			
		LPLICUM LELINOVANIA PROPERTY IN THE PARTY OF				
	Where is the property?					
		Number	Street			
		City	······································	 State	ZIP Code	

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Debtor 1

Enrique Montano

Middle Name

Last Name

Case number (# known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again. **About Debtor 1:**

You must check one:

received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am n	ot re	quired	to	receive	а	briefing	abou
				cause (

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

rational decisions about finances.

Disability. My physical disability causes me

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	required	to	receive	а	briefing	about
cred	it co	unseling	b	ecause o	of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Desc Main

Debtor 1

Enrique Montano
First Name Middle 8

Middle Name L

Last Name

Case number (if known)___

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
you have?	No. Go to line 16b.						
	16b. Are your debts prima money for a business or	arily business debts? Business debts investment or through the operation of the	are debts that you incurred to obtain business or investment.				
	☐ No. Go to line 16c.☐ Yes. Go to line 17.						
	16c. State the type of debts yo	ou owe that are not consumer debts or bus	siness debts.				
17. Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.					
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens	oter 7. Do you estimate that after any exer les are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?				
8. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
9. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
o. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
art 7: Sign Below							
or you	t have examined this petition, a correct.	nd I declare under penalty of perjury that	the information provided is true and				
		napter 7, I am aware that I may proceed, i I understand the relief available under each					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		trins document, Thave obtained and read the holice required by TT 0.3.6. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false sta with a bankruptcy case can resi 18 U.S.C. §§ 152, 1341, 1519,	tement, concealing property, or obtaining ult in fines up to \$250,000, or imprisonment and 3571.	money or property by fraud in connection nt for up to 20 years, or both.				
	×	*					
	CSignature of Debtor 1	Signature	of Debtor 2				
	Executed on 797/	Executed	on				

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Debtor 1

Enrique	Montano	
est bleaves	Middle Name	Last Name

Olimber (# known)_____

First Name	Middle Name	Last Name
Lucat Laguina	MADDIC REGIND	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date	
Signature of Attorney for Debtor		MM / DD /YYYY
Printed name		
Prose		
Firm name		
same as debtor		
Number Street		
	A STATE OF THE STA	The state of the s
n/a	IL .	
City	State	ZIP Code
Contact phone	Email address	n/a
	н	
000000000	<u>L</u>	-
Bar number	State	

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Debtor 1

FISTName Middle Name Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

•	be familiar with any state exemption laws that apply	у.	
	Are you aware that filing for bankruptcy is a serious consequences? No Yes	s action with long	-term financial and legal
·	Are you aware that bankruptcy fraud is a serious cri inaccurate or incomplete, you could be fined or impr	ime and that if yo	our bankruptcy forms are
	□ No ¥ Yes		
	Did you pay or agree to pay someone who is not an No Yes. Name of Person		
	Attach Bankruptcy Petition Preparer's Notice, I	Declaration, and S	Signature (Official Form 119).
	Attach Bankruptcy Petition Preparer's Notice, It By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa attorney may cause me to lose my rights or property	e risks involved in	n filing without an attorney. I
	By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa	e risks involved in	n filing without an attorney. I
	By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa attorney may cause me to lose my rights or property	e risks involved in are that filing a ba v if I do not prope	n filing without an attorney. I inkruptcy case without an rly handle the case.
	By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa attorney may cause me to lose my rights or property	e risks involved in are that filing a ba v if I do not prope	n filing without an attorney. I inkruptcy case without an rly handle the case.
	By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa attorney may cause me to lose my rights or property Signature of Debtor 1 Date 3/27/19	e risks involved in are that filing a bat of I do not prope	n filing without an attorney. I inkruptcy case without an rly handle the case. Debtor 2
	By signing here, I acknowledge that I understand the have read and understood this notice, and I am awa attorney may cause me to lose my rights or property Signature of Debtor 1 Date 772713 MM / DD / YYYY	e risks involved in are that filing a bat if I do not prope Signature of D	n filing without an attorney. I inkruptcy case without an rly handle the case. Debtor 2

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ebtor 1	Enrique		Montano
	First Name	Middle Name	Last Name
ebtor 2			
pouse, if filing)	First Name	Middle Name	Last Name
ted States I	Bankruptcy Court for the:	Northern Distric	t of Illinois

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 150,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 9,630.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ 159,630.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 219,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 163,613.60
Your total liabilities	\$ 382,613.60
rt 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ 3,900.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	s 3,464.76

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Debtor 1 Enrique Document Page 10 of 60 number (if known)

Last Name Last Name

i i	art 4: Answer These Questions for Administrative and Statistical Record	e	
	Are you filing for bankruptcy under Chapters 7, 11, or 13?	<u>~</u>	
	☐ No. You have nothing to report on this part of the form. Check this box and submit this ☐ Yes	form to the court with your	other schedules.
7.	What kind of debt do you have?	and the second of the second o	and the second section of the sectio
	Your debts are primarily consumer debts. Consumer debts are those "incurred by a family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purp		personal,
	Your debts are not primarily consumer debts. You have nothing to report on this pathis form to the court with your other schedules.	rt of the form. Check this b	ox and submit
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly i Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ncome from Official	s 3,900.00
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
	From Part 4 on <i>Schedule E/F</i> , copy the following:	िरादा दावामा	
	9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>	ALLANDA AL
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>	
	9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>	***********
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	§ 0.00	makan kananga.
	Pf Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00	

\$<u>0.00</u>

9g. Total. Add lines 9a through 9f.

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ill in this	information to identify you	r case and thi	s fiiing:	L1 of 60			
	Englaria		Montano				
ebtor 1	Enrique First Name	Middie Name	Last Name	7			
ebtor 2 pouse, if fili	ing) First Name	Middle Name	Last Name				
nited State	es Bankruptcy Court for the: No	rthern Distri	ct of Illinois				
ase numb				1		ŗ	Object to the Alberta decision
	April 10 mars					سيا	Check if this is an amended filing
⊃ffi∧i,	al Form 106A/B						
sch	edule A/B: P	ropert	У				12/15
write you art 1: Do you	Describe Each Resident own or have any legal or ec	known). Ansv	wer every question. , Land, or Other Rea	I Estate You Own or Have	an Intere		
	. Go to Part 2. s. Where is the property?						
1.1.	690 North Ohio, Aurora	, 11 60505	What is the property Single-family hom Duplex or multi-ur	e	the amount of	t secured cla any secured	ims or exemptions. Put I claims on Schedule D: Is Secured by Property.
Š	Street address, if available, or othe	r description	Condominium or co	cooperative	Current val		Current value of the portion you own?
-			- 🔲 Land		\$ 150,000	.00	\$ <u>150,000.00</u>
	Aurora IL Stat	60505 te ZIP Code	Investment proper Timeshare Other		interest (su	ch as fee :	f your ownership simple, tenancy by e estate), if known.
			Who has an interes	t in the property? Check one.	Fee Simple		
_	Kane		Debtor 1 only	•			
(County		Debtor 2 only Debtor 1 and Debt At least one of the	•		f this is co tructions)	mmunity property
			Other information y	rou wish to add about this ite ion number:			
If you c	own or have more than one, lis	st here:			421.5	- 154 N 4 S 19	
ii you c			What is the property Single-family home Duplex or multi-unit		the amount of	t secured cla any secured	ims or exemptions. Put I claims on <i>Schedule D:</i> is Secured by Property.
·		- description	- Capion of Main - In	•	Want to primited		Current value of th
·	Street address, if available, or othe	ar description	Condominium or co Manufactured or manufactured or manufactured	·	Current val entire prop		portion you own?
·	Street address, if available, or othe	er description	Manufactured or management	obile home			portion you own?
1.2.	Street address, if available, or othe		☐ Manufactured or m☐ Land☐ Investment propert	obile home	\$	erty? ne nature ouch as fee s	\$f your ownership simple, tenancy by
1.2.			☐ Manufactured or m ☐ Land ☐ Investment propert ☐ Timeshare ☐ Other	obile home	\$	erty? ne nature ouch as fee s	\$f your ownership
1.2.			☐ Manufactured or m ☐ Land ☐ Investment propert ☐ Timeshare ☐ Other	obile home	\$	erty? ne nature ouch as fee s	\$f your ownership simple, tenancy by
1.2.			☐ Manufactured or m ☐ Land ☐ Investment property ☐ Timeshare ☐ Other ☐ Who has an interest ☐ Debtor 1 only ☐ Debtor 2 only	obile home y in the property? Check one.	entire prop \$ Describe the interest (su the entiretion)	erty? ne nature o ich as fee s es, or a life	f your ownership simple, tenancy by e estate), if known.
1.2.	City Stat		☐ Manufactured or m☐ ☐ Land ☐ Investment property ☐ Timeshare ☐ Other ☐ Who has an interest ☐ Debtor 1 only	in the property? Check one.	Describe the interest (su the entiretic	erty? ne nature o ich as fee s es, or a life	\$

Debtor 1	Eirst Name Midd	8834 DocMonta le Name Last Name	#Med 03/27/18 Entered 03/27/18 Document Page 12 of 60	13:14:06 Desc	Main
1.3.	Street address, if availab	le, or other description	What is the property? Check all that apply. ☐ Single-family home ☐ Duplex or multi-unit building ☐ Condominium or cooperative ☐ Manufactured or mobile home	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property?	ed claims on Schedule D:
	City	State ZIP Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a life	simple, tenancy by
	County		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite property identification number:	Check if this is co (see instructions) em, such as local	ommunity property
		-	ll of your entries from Part 1, including any entries	. •	\$150,000.00
ou own t	that someone else drive vans, trucks, tractors	al or equitable interes	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and motorcycles		S
Ų. · · ·	Make: Model:	GMC Sierra	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	I claims on Schedule D:
	Year: Approximate mileage:	2006 170000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
	Other information:		Check if this is community property (see instructions)	\$4,000.00	\$4,000.00
If you	own or have more than	one, describe here:			
,	Make: Model: Year: Approximate mileage:	See 1 Odessey 04 190000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured claithe amount of any secured Creditors Who Have Claim Current value of the entire property?	claims on Schedule D:
	Other information:		☐ Check if this is community property (see instructions)	\$ 1,500.00	\$ <u>1,500.00</u>

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First Name Middle Name Document Page 13 of 60

A O A A O A A A O A A A A A A A A A A A	Year: Approximate mileage: Other information: Make: Model: Year: Approximate mileage: Other information:	*	 □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) 	Current value of the entire property? \$ 800.00 Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the entire property? \$	\$ 800.00 aims or exemptions. Put de claims on Schedule Dimes Secured by Property.
.4. M Y A O	Other information: Make: Model: Vear: Approximate mileage: Other information:	omes, ATVs and ot	 □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see 	\$800.00 Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the	\$800.00 \$mims or exemptions, Put d claims on Schedule Doms Secured by Property. Current value of the
.4. M Y A O	Other information: Make: Model: Vear: Approximate mileage: Other information:	omes, ATVs and ot	☐ Check if this is community property (see instructions) Who has an interest in the property? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see	Do not deduct secured cla the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put id claims on Schedule D: ms Secured by Property. Current value of the
.4. M M Y A O	Make: Model: Year: Approximate mileage: Other information:	*	instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured cla the amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put id claims on <i>Schedule D:</i> ms Secured by Property. Current value of the
M Y A O	Model: /ear: Approximate mileage: Other information:	*	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property. Current value of the
Y A O latercr xample	raft, aircraft, motor he	*	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Clair Current value of the	ms Secured by Property. Current value of the
A O latercr xample	Approximate mileage: Other information: raft, aircraft, motor he	*	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see		
O atercr xample	Other information:	*	☐ At least one of the debtors and another ☐ Check if this is community property (see	entire property?	portion you own?
atercr xample	raft, aircraft, motor h	*	☐ Check if this is community property (see	\$	\$
cample		*		\$	\$
xample		*			
M Ye	fake: fodel: fear: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property?	d claims on Schedule D:
ou ov	wn or have more than o	one, list here:	instructions)		The discrete deal of
2. M	lake:	<u></u>	Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
M	lodel:		Debtor 1 only	Creditors Who Have Claim	
Υŧ	ear:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	Current value of the
O ^j	ther information:		At least one of the debtors and another	entire property?	portion you own?
			·	\$	\$
			☐ Check if this is community property (see instructions)		
		ortion vou own for	all of your entries from Part 2, including any entries	for pages	§ 6,300.00

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Describe Your Personal and Household Items

7		Current value of the
D	o you own or have any legal or equitable interest in any of the following items?	portion you own?
		Do not deduct secured claims or exemptions.
6.	Household goods and furnishings	er Till Till Till Mill Till Till Till Till
	Examples: Major appliances, furniture, linens, china, kitchenware	
	O No	·* *
	Yes. Describe Household Goods	\$ <u>900.00</u>
7.	Electronics	
	Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	collections; electronic devices including cell phones, cameras, media players, games	
	□ V. D. T.	7
	Yes. Describe	\$
8.	Collectibles of value	
	Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects:	
	stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
	No □ Yes. Describe	The same of the sa
	in the state of th	\$
9.	Equipment for sports and hobbies	3.
	Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks; carpentry tools; musical instruments	
	Yes. Describe	
		\$
10.	Firearms	i
	Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
	☑ No ☐ Yes. Describe	
	Yes. Describe	\$
11.	Clothes	
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	No Clothing	
	Tes. Describe	\$ <u>700.00</u>
	Jewelry	
	Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
	☑ No	
	Yes. Describe	\$
13. h	Non-farm animals	_
	Examples: Dogs, cats, birds, horses	
	☑ No	
	Yes. Describe	\$
		Ψ
4. 🖡	Any other personal and household items you did not already list, including any health aids you did not list	
	× No	
l	→ Yes. Give specific	\$
	information	
	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$ <u>1,600.00</u>
1	or Part 3. Write that number here	

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Last Name Document Document

Part 4.	
Partar	
للحالطانا	

Describe Your Financial Assets

	y legal or equitable interest in	any of the following?		Current value of the portion you own? Do not deduct secured claim or exemptions.
16. Cash <i>Examples</i> : Money you	ו have in your wallet, in your ho	me, in a safe deposit box, and on hand who	en vou file vour	petition
☐ No				polition
Yes			··· Cash:	\$30.00
and other	savings, or other financial accor similar institutions. If you have n	unts; certificates of deposit; shares in credi nultiple accounts with the same institution,	t unions, brokera list each.	age houses,
☐ No ☑ Yes		Institution name:		
	17.1. Checking account:	banking account average		<u>\$1,200.00</u>
	17.2. Checking account:			<u> </u>
	17.3. Savings account:			<u> </u>
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			\$
	17.6. Other financial account:			
	17.7. Other financial account:		PARAMENT AND	
	17.8. Other financial account:	THE THE PARTY OF T		
	17.9. Other financial account:			
	or publicly traded stocks investment accounts with broke	erage firms, money market accounts		
⊠ No		•		
☐ Yes	Institution or issuer name:			
				<u> </u>
	the state of the s			\$
9. Non-publicly traded so an LLC, partnership, a		ated and unincorporated businesses, in	cluding an inte	erest in
□ No	Name of entity:		% of owne	ership:
Yes. Give specific information about	Montanos Roofing Con	pany	50	% \$ <u>500.00</u>
them				% \$
	Manufacture of the second seco			<u></u> % \$

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20	Negotiable instruments	orate bonds and other negotiable and non-negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. ents are those you cannot transfer to someone by signing or delivering them.	
	☑ No		
	Yes. Give specific	Issuer name:	
	information about them		\$
			\$
21.	Retirement or pension Examples: Interests in If	accounts RA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing pl	ans
	ĭ No		
	Yes. List each account separately	Type of account: Institution name:	
		401(k) or similar plan:	\$
		Pension plan:	\$
			_
		IRA:	
		Retirement account:	\$
		Keogh:	\$
		Additional account:	\$
		Additional account:	<u> </u>
		deposits you have made so that you may continue service or use from a company with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications Institution name or individual:	
	168	Electric:	•
			- \$ <u> </u>
		Gas:	\$
		Heating oil:	
		Security deposit on rental unit:	5
		Prepaid rent:	\$ <u></u>
		Telephone:	<u> </u>
		Water: Rented furniture:	 \$
			\$
		Other:	\$
23.	Annuities (A contract for	a periodic payment of money to you, either for life or for a number of years)	
	☑ No		
	☐ Yes	Issuer name and description:	
			\$
			\$
			5

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	Interests in an education IRA, i 26 U.S.C. §§ 530(b)(1), 529A(b),	in an account in a qualified ABLE program, or under a qualified state tuition, and 529(b)(1).	program.	
	X No			
	☐ Yes	nstitution name and description. Separately file the records of any interests.11 U.	S.C. § 521(c);	
			<u> </u>	
	****		 \$	
25.	Trusts, equitable or future inter	rests in property (other than anything listed in line 1), and rights or powers		
	•			
	No Yes. Give specific		and the Hartagarana	
	information about them		\$	
	l • ····	the control of the co		
		s, trade secrets, and other intellectual property		
		es, websites, proceeds from royalties and licensing agreements		
	■ No		NAME OF THE PARTY	
	Yes. Give specific			
	information about them		\$	
27	Licenses, franchises, and other	r general intangibles		
		usive licenses, cooperative association holdings, liquor licenses, professional lice	nses	
	☑ No			
	☐ Yes. Give specific		Summer summer of the summer of the transfer of the summer	
	information about them		\$	
28. 1	ney or property owed to you? Tax refunds owed to you		portion you Do not dedictaims or ex	ict secured
	NoYes. Give specific information			
	about them, including wh		\$	
	about them, including wh you already filed the retu	nether state:	\$ \$	
	about them, including wh	nether state:	\$ \$ \$	
	about them, including wh you already filed the retu	nether state:	\$ \$ \$	WAS DAYS TO STORM TO
	about them, including wh you already filed the retu	nether state:	\$ \$ \$	
29. i	about them, including whyou already filed the retuand the tax years	nether state:	\$s \$ty settlement	
29. i	about them, including whyou already filed the retuand the tax years	nether grans State: Local:	\$s \$ty settlement	
29. i	about them, including whyou already filed the retu and the tax years Family support Examples: Past due or lump sum	alimony, spousal support, child support, maintenance, divorce settlement, proper	\$s \$ty settlement	
29. i	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum	alimony, spousal support, child support, maintenance, divorce settlement, proper	\$	
29. i	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum	alimony, spousal support, child support, maintenance, divorce settlement, proper Alimony: Maintenance	\$e: \$	•
29. i	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum	alimony, spousal support, child support, maintenance, divorce settlement, proper	\$e: \$ 8	
29. i	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum	alimony, spousal support, child support, maintenance, divorce settlement, proper Alimony: Maintenance Support: Divorce set	\$e: \$	•
29. i	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum	alimony, spousal support, child support, maintenance, divorce settlement, proper	\$e: \$	
29. [[about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum No Yes. Give specific information Other amounts someone owes: Examples: Unpaid wages, disabili	alimony, spousal support, child support, maintenance, divorce settlement, proper Alimony: Maintenance Support: Divorce set Property se	\$e: \$	
29. I (()	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum No Yes. Give specific information Other amounts someone owes: Examples: Unpaid wages, disabili	alimony, spousal support, child support, maintenance, divorce settlement, proper Alimony: Maintenance Support: Divorce set Property se you ity insurance payments, disability benefits, sick pay, vacation pay, workers' comp	\$e: \$	
29. I (()	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum No Yes. Give specific information Other amounts someone owes: Examples: Unpaid wages, disability Social Security benefit	alimony, spousal support, child support, maintenance, divorce settlement, proper Alimony: Maintenance Support: Divorce set Property se you ity insurance payments, disability benefits, sick pay, vacation pay, workers' compts; unpaid loans you made to someone else	\$e: \$	
29. I (()	about them, including whyou already filed the return and the tax years Family support Examples: Past due or lump sum No Yes. Give specific information Other amounts someone owes: Examples: Unpaid wages, disability Social Security benefity	alimony, spousal support, child support, maintenance, divorce settlement, proper Alimony: Maintenance Support: Divorce set Property se you ity insurance payments, disability benefits, sick pay, vacation pay, workers' compts; unpaid loans you made to someone else	\$e: \$	

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31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance X No Yes, Name the insurance company Company name: Beneficiary: Surrender or refund value: of each policy and list its value... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. X No Yes. Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No. ☐ Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No. Yes, Describe each claim..... 35. Any financial assets you did not already list ■ No. Yes. Give specific information.... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,730.00 for Part 4. Write that number here Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned X No ☐ Yes. Describe..... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ■ No Yes. Describe

Debtor 1	First Name Middle Name Last Name Document Page 19 of 60	4:06 D	esc Main
io. Machine	ry, fixtures, equipment, supplies you use in business, and tools of your trade		
ĭ No			National
🔲 Yes.	Describe		\$
		and and and and and and an extended and the	
11. Inventor			
☑ No □ Yes	Describe	er er er grenne er greger er greke omke	\$
103.	A second	anganin manyana ina manyana mpi manyana mpi manya	
2. Interests	in partnerships or joint ventures		
ĭ No			
Yes.	Describe Name of entity: % of	ownership:	
		%	\$
		%	\$
		%	\$
	r lists, mailing lists, or other compilations		
☑ No	Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	FED. 1.		
	☐ Yes. Describe	s. e. o. f. c. attions discuss and con-	tuto s
			\$
No Yes. Yes. No Yes. No Yes. No No No No No No No No No No	ness-related property you did not already list Give specific nation		\$\$ \$\$ \$\$
			\$
5. Add the for Part	dollar value of all of your entries from Part 5, including any entries for pages you have attached 5. Write that number here	······································	\$0.00
Part 6:	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an If you own or have an interest in farmland, list it in Part 1.	Interest I	n.
c Do yerr	wn or have any legal or equitable interest in any farm- or commercial fishing-related property?		
	So to Part 7.		
	Go to line 47.		Current value of the portion you own? Do not deduct secured claims or exemptions.
7. Farm an	imals		· · · · · · · · · · · · · · · · · · ·
Example	s: Livestock, poultry, farm-raised fish		
⊠ No	,		······································
☐ Yes			Topo venin

Debtor 1	Caise 18-08834 Doc Doc East Name Doc		Entered Q Page 20 of	3(27/18,13: 60	14:06 D	esc Main
	either growing or harvested					
☑ No □ Ves	Give specific	A TOTAL CONTROL OF THE STATE OF		· · · · · · · · · · · · · · · · · · ·		
	nation					\$
49. Farm an	d fishing equipment, implements, machinery, fixt					
	at a design of the control of the co	the state of the contract of t	CONTRACTOR AND CONTRACTOR OF THE CONTRACTOR AND CONTRACTOR AND CONTRACTOR AND CONTRACTOR AND CONTRACTOR AND CO	and the second s	or a supply of a s	and the same of th
	i de la companya del companya de la companya del companya de la co	···· · · · · · · · · · · · · · · · · ·	en e la contraction de la contraction (4000 e), e no les electronistes	e e e galeira de la decembra de la decembra de la malhanaga e pala a pala a	Contracts and advanced in Charles and Advanced Advanced in Contracts and Advanced in Contract an	\$
	d fishing supplies, chemicals, and feed					
☑ No □ Yes			Market			·······
	Version and an analysis of the state of the					\$
	- and commercial fishing-related property you di				e at Sa tarana da mana at mahada da da mara	···
☑ No ☐ Yes.	Give specific					
	nation			· · · · · · · · · · · · · · · · · · ·		\$
	dollar value of all of your entries from Part 6, incl					\$0.00
ior Part t	S. Write that number here			••••	7	
Part 7:	Describe All Property You Own or Hav	e an Intere	st in That Y	ou Did Not L	ist Above	
	ave other property of any kind you did not alread Season tickets, country club membership	dy list?				
⊠ No		·				
	Give specific					\$ \$
	• • • • • • • • • • • • • • • • • • • •				to compare the compare the	\$
				anniga i margo i firmani, 41 (424) i 1944; Milandario II a gan i	and the second of the second of the second	
54. Add the d	ollar value of all of your entries from Part 7. Writ	e that number	here		→	\$
						. *
Part 8:	ist the Totals of Each Part of this For	m			·	
55. Part 1: To	tal real estate, line 2				>	\$ 150,000.00
56. Part 2: To	tal vehicles, line 5	\$ <u>6,30</u>	0.00			
57. Part 3: To	tal personal and household items, line 15	<u>\$1,60</u>	0.00			
58. Part 4: To	tal financial assets, line 36	\$ <u>1,73</u>	0.00			
59. Part 5: To	tal business-related property, line 45	\$ <u>0.00</u>				
60. Part 6: To	tal farm- and fishing-related property, line 52	\$ <u>0.00</u>				* :
61. Part 7: To	tal other property not listed, line 54	+ \$ <u>0.00</u>				
62. Total pers	onal property. Add lines 56 through 61	\$ <u>9,63</u> 0	0.00 C	opy personal prop	perty total 🛨	+\$9,630.00
		The second property of a second				
63. Total of al	property on Schedule A/B. Add line 55 + line 62		• • • • • • • • • • • • • • • • • • • •	*******************	1++1+11+++1	\$ <u>159,630.00</u>

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Attachment
Debtor: Enrique Montano Case No:

Attachment 1

04 Honda Odessey

Attachment 2

2002 Toyota Camry

Case 18-08834 Doc 1 Filed 03/27/18 Entered 03/27/18 13:14:06 Desc Main Fill in this information to identify your case: Montano Enrique Debtor 1 Last Nam Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Check if this is an (If known) amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 04/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. **Identify the Property You Claim as Exempt** Part 1: 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Specific laws that allow exemption Amount of the exemption you claim Brief description of the property and line on Current value of the Schedule A/B that lists this property portion you own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief Cash \$30.00 ▼ \$ 30.00 description: 100% of fair market value, up to Line from any applicable statutory limit 16 Schedule A/B: 735 ILCS 5/12-1001(b) Brief See Attachment 1 \$ 1,200.00 **⋈** \$ 1,200.00 description: 100% of fair market value, up to Line from 17.1 any applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief Household Goods ¢ 900.00 **∑** \$ 900.00 description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No Yes

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Part 2:

Additional Page

	ion of the property and line 4/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	clothing	\$ <u>700.00</u>	⋈ \$ 700.00	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	11		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	See Attachment 2	\$ 500.00	⋈ \$ <u>500.00</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	19		100% of fair market value, up to any applicable statutory limit	
Brief description:	See Attachment 3	\$ <u>4,000.00</u>	¥ \$ 2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	3.2		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	0 \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ s	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ s	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u> </u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u> </u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	

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Attachment
Debtor: Enrique Montano Case No:

Attachment 1

Checking Account with banking account average

Attachment 2

50% interest in Montanos Roofing Company

Attachment 3

2006 GMC Sierra with 170000 miles.

Case 18-08834 Doc 1 Filed 03/27/18 Entered 03/27/18 13:14:06 5 of 60 Fill in this information to identify your case: Enrique Montano Debtor 1 Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: Northern District of Illinois Case number Check if this is an (If known) amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately Amount of claim Value of collateral Unsecured for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. that supports this portion Do not deduct the As much as possible, list the claims in alphabetical order according to the creditor's name. claim value of collateral If any \$ 150,000.00 s 219,000.00 Describe the property that secures the claim: Bank of America Creditor's Name 690 North Ohio, Aurora, Il 60505 4161 Piedmont Pkwy Number As of the date you file, the claim is: Check all that apply. Contingent 27410 Greensboro NC ☐ Unliquidated ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured car loan) Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Last 4 digits of account number 2 Date debt was incurred 2.2 Describe the property that secures the claim: \$ Creditor's Name Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured) Debtor 2 only car loan) Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt

\$ 219,000.00

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

Date debt was incurred

Fill i	in this information to identify your case:	d 03/27/18 13: 5 of 60	14:06	Desc Mair	า
	or 1 Enrique Montano	01 00			
Debt	First Name Middle Name	Last Name			
1	ise, if filing) First Name Middle Name	Last Name			
Unite	ed States Bankruptcy Court for the: Northern Distri	ct of Illinois			
Case (if kn	e number own)				ck if this is an ended filing
Offi	cial Form 106E/F				
Sc	hedule E/F: Creditors W	ho Have Unsecured Claim	S		12/15
A/B: Foredit neede any ac	Property (Official Form 106A/B) and on Schedul fors with partially secured claims that are listed ed, copy the Part you need, fill it out, number the dditional pages, write your name and case num ti: List All of Your PRIORITY Unsecured Do any creditors have priority unsecured claims	ed Claims	fficial Form d by Proper	i 106G). Do not ty. If more spa	include any ce is
	No. Go to Part 2.				
	X Yes.	and the contraction of the contr		a este este este este este este este est	nh alaim Ear
e	each claim listed, identify what type of claim it is. If nonpriority amounts. As much as possible, list the c	editor has more than one priority unsecured claim, list the a claim has both priority and nonpriority amounts, list the claims in alphabetical order according to the creditor's n Part 1. If more than one creditor holds a particular claim	at claim her ame. If you l	e and show botl have more than	n priority and two priority
	For an explanation of each type of claim, see the i				
			Total clair		Nonpriority
·			77-573 Co-33434566	amount	amount
2.1	Illinois Department of Revenue	Last 4 digits of account number	\$ for notice	only \$ See	\$ 0.00
	Priority Creditor's Name				
:	See Attachment 1	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply	ı		
i	Chicago IL 60601		<i>!</i>		
:	City State ZIP Code	☐ Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Cisputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
÷	Debtor 1 and Debtor 2 only	Domestic support obligations			
!	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	☐ Check if this claim is for a community debt	Claims for death or personal injury white you were			
	Is the claim subject to offset?	intoxicated			
	☑ No	Other. Specify	-		
1	☐ Yes	والمستقدة والمست		di kang alian nagangan pancang kahili din sah maggan dag limba	\$ 1.00 (
2.2	Internal Revenue Department	Last 4 digits of account number		§ See	s 0.00
	Priority Creditor's Name	When was the debt incurred?	\$ <u>000</u>	4 2 2 2 2 2	Ψ
	2001 Butterfield Rd	Tabell Ada the dept method:			
	Number Street	As of the date you file, the claim is: Check all that apply	/		
	Downers Grove IL 60515	☐ Contingent			
:	City State ZIP Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
:	☑ Debtor 1 only	Time of DDIODITY concerned claims			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
:	Debtor 1 and Debtor 2 only	 Domestic support obligations Taxes and certain other debts you owe the government 			
!	At least one of the debtors and another	·			
į	☐ Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated			
:	Is the claim subject to offset?	Other. Specify			
:	☑ No ☐ Yes				1

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Part 2:

List All of Your NONPRIORITY Unsecured Claims

	Do any creditors have nonpriority unsecured claims against you' No. You have nothing to report in this part. Submit this form to the Yes	court with your other schedules.	
4.	List all of your nonpriority unsecured claims in the alphabetical or priority unsecured claim, list the creditor separately for each claim. For included in Part 1. If more than one creditor holds a particular claim, list	rder of the creditor who holds each claim. If a creditor has r each claim listed, identify what type of claim it is. Do not list	claims already
			Total claim
1.1	Allied Buiding Products Corp Nonpriority Creditor's Name	Last 4 digits of account number 0 0 8 6	\$ 14,585.00
	%Kohner, Mann & Kailas, 4650 North Port Washington Rd	When was the debt incurred?	
	Milwaukee IL 53212 City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
	•	☐ Contingent	
	Who incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another Check if this claim is for a community debt	Student loansObligations arising out of a separation agreement or divorce	
	is the claim subject to offset?	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No ☐ Yes	Other. Specify	
.2	Arnoldharris	Last 4 digits of account number 6 4 5	<u>\$ 214.00</u>
	Nonpriority Creditor's Name 111 West Jackson B	When was the debt incurred?	
	Number Street Chicago IL 60604	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	Contingent Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
	Is the claim subject to offset?	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	☑ No ☐ Yes	Other. Specify	a de la companya de l
.3		1 0 7 2	_{\$} 285.00
	111 West Jackson B	When was the debt incurred?	
	Number Street Chicago IL 60604 City State ZIP Code	As of the date you file, the claim is: Check all that apply.	:
	Who incurred the debt? Check one	☐ Contingent ☐ Unliquidated	
	Debtor 1 only Debtor 2 only	Disputed	
	The production is problem of control	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	Student loans Obligations arising out of a separation agreement or divorce	
	lyl st	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	The control of the co

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Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

Aft	er listing any entries on this page, number them beginning with		Total claim
4.4	Aurora Dental Care Ltd	Last 4 digits of account number 3 3 0 3	\$ <u>100.00</u>
	Nonpriority Creditor's Name P O Box 6174	When was the debt incurred?	
	Number Street Aurora IL 60598	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed	
	☑ Debtor 1 only ☐ Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts Other, Specify	
	☑ No ☐ Yes		
4.5	BMO Harris Bank	Last 4 digits of account number 6 6 8 8	\$ 15,000.00
	Nonpriority Creditor's Name 1700 East Warrenville Rd	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Naperville IL 60563 City State ZIP Code	☐ Contingent	
	•	☐ Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	☐ Check if this claim is for a community debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	No No Yes		
4.6		Last 4 digits of account number 6 2 3 6	\$ 7,940.00
	Nonpriority Creditor's Name		3
	See Attachment 3	When was the debt incurred?	
	Number Street Chicago IL 60611	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	Contingent	1
	Who incurred the debt? Check one.	Unliquidated Disputed	,
	☑ Debtor 1 only	with Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Student loans	
		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	Note that we as
	Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	a promise a
	Is the claim subject to offset? No Yes	Other. Specify	**************************************

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Part 2:

Your NONPRIORITY Unsecured Claims —Continuation Page

ComEd Contumor Core Constant	Last 4 digits of account number 3 0 5 9	
ComEd Costumer Care Service Nonpriority Creditor's Name	Last 4 digits of account number 3 0 3 9	\$ <u>1,7</u>
P O Box 805379	When was the debt incurred?	
Number Street Chicago IL 60680	As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that	
☐ Check if this claim is for a community debt Is the claim subject to offset? ☑ No ☐ Yes	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
Culligan of Bolingbrook Nonpriority Creditor's Name	Last 4 digits of account number 5 6 6 5	\$ <u>3,2</u>
375 West South Frontage Rd Suite B	When was the debt incurred?	
Number Street Bolingbrook IL 60440 State ZIP Code	As of the date you file, the claim is: Check all that apply.	
, odd 2, 000	☐ Contingent ☐ Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another Check if this claim is for a community debt	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
s the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
Yes	. No servicins of 2012-halfs being a transaction of the desired A Science Colored Assessment of the special Assessment of	s 17,6
FMS DMS PNR onpriority Creditor's Name	Last 4 digits of account number	\$ 11,U
P O Box 979113	When was the debt incurred?	
Saint Louis MO 63197	As of the date you file, the claim is: Check all that apply.	
ty State ZIP Code	Contingent Unliquidated	
/ho incurred the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Student loans	
Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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rt 2: Your NONPRIORITY Unsecured Claims – Continuation Page

Afte	r listing any entries or	this page,	number them beginn	ing with 4.5, followed by 4.6, and so forth.	Total claim
4.10	Harris N.a.			Last 4 digits of account number 3 0 5 2	\$ <u>442.00</u>
	Po Box 94034			When was the debt incurred?	
	Number Street Palatine	I L	60094	As of the date you file, the claim is: Check all that apply.	
	City		State ZIP Code	Contingent Unliquidated	
	Who incurred the debt?	? Check one.		☐ Disputed	
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 At least one of the deb			☐ Student loans	
	Check if this claim			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to d		idinity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	/п эс (:		Other. Specify	
1.11	Illínois Department	of Financ	inds	Last 4 digits of account number 8 2 3 5	\$ 0.00
	Nonpriority Creditor's Name			When was the debt incurred?	
	9511 Harrison St S	ouite LL50		**************************************	
	Des Plaines	l	L 60016	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Debtor 1 only	Check one.	State ZIP Code	☐ Contingent☐ Unliquidated☐ Disputed☐	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2			☐ Student loans	
	At least one of the debt			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim is	s for a comm	unity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to o ☑ No ☑ Yes	ffset?		Other, Specify	
.12	Jose luis Jimenez	, q. 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	t der in her til for det ster som megt at hegen den eggengenegt væ	Last 4 digits of account number 0 7 5 8	\$ <u>5,000.00</u>
	Nonpriority Creditor's Name 4631 Towle Avenu	e		When was the debt incurred?	
	Number Street Hammond		V 46327	As of the date you file, the claim is: Check all that apply.	
	City Who incurred the debt?	***************************************	State ZiP Code	Contingent Unliquidated	
	Debtor 1 only	Check one.		☐ Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 c	-		☐ Student loans	
	At least one of the debto			Obligations arising out of a separation agreement or divorce that	
	Check if this claim is		unity debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to o ☑ No ☑ Yes	ffset?		Other. Specify	

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

New Calument city Currency Exchange	Last 4 digits of account number 9 5 0 2	\$ <u>6,90</u>
See Attachment 4	When was the debt incurred?	
Number Street Chicago IL 60601	As of the date you file, the claim is: Check all that apply.	
State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt the claim subject to offset? No Yes	 ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
PioneerCredit Recovery Inc	Last 4 digits of account number 2 7 5 7	\$ <u>17,66</u>
26th Edward St.	When was the debt incurred?	
Iumber Street Arcade NY 14009 sity State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Who incurred the debt? Check one. Debtor 1 only	☐ Disputed	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
s the claim subject to offset? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
Richard Building Const	Last 4 digits of account number 2 6 2 7	\$ <u>0.00</u>
onpriority Creditor's Name See Attachment 5	When was the debt incurred?	
umber Street Chicago IL 60602	As of the date you file, the claim is: Check all that apply.	
ity State ZIP Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
At least one of the debtors and another Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
the claim subject to offset?	☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify	

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Your NONPRIORITY Unsecured Claims —Continuation Page

Afte	er listing any entries on this page, number them beginning with	4.5, followed by 4.6, and so forth.	Total claim
4.16	Richards Builders Supply Nonpriority Creditor's Name	Last 4 digits of account number 1 4 9 4	\$4,107.06
	Cannonito and Associates 12070 West 159th Street	When was the debt incurred?	-
	Number Street Homer Glen IL 60491	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
	Richards Building Supply Co. Nonpriority Creditor's Name	Last 4 digits of account number 2 6 2 7	\$ 28,725.48
	Michael D. Weis P O Box 1166	When was the debt incurred?	
	Northbrook IL 60065	As of the date you file, the claim is: Check all that apply.	
1	City State ZIP Code	Contingent	
1	Who incurred the debt? Check one.	Unliquidated Disputed	
-	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
į	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
(☐ Check if this claim is for a community debt	you did not report as priority claims	
ı	s the claim subject to offset?	 Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
Ţ	∑ No	Otter, Specify	
(Yes		
		$\frac{1}{2}$	
.18]	Dural O. I	Lond A distance of a constant to the Constant of the Constant	\$ 7,471.00
	Rush Copley longriority Creditor's Name	Last 4 digits of account number 8 8 1 6	
	O Box 352	When was the debt incurred?	*
-	lumber Street	A file is a second of	
	Aurora IL 60507	As of the date you file, the claim is: Check all that apply.	f
C	ity State ZIP Code	Contingent	
٧	Vho incurred the debt? Check one.	Unliquidated	<u> </u>
ĺ.	Debtor 1 only	☐ Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	1 8
	Debtor 1 and Debtor 2 only	Student loans	į
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a community debt	you did not report as priority claims	
	the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	1
×	No Yes	Other. Specify	

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Your NONPRIORITY Unsecured Claims —Continuation Page

The Church of Israel Nonpriority Creditor's Name			Last 4 digits of account number 7 6 . 3	\$ <u>14,500.0</u>	
See Attachment			When was the debt incurred?		
Number Street Chicago	IL	60606	As of the date you file, the claim is: Check all that apply.		
Who incurred the de Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the claim Is the claim subject to Yes Yes	bt? Check one. or 2 only debtors and another or is for a communit	ey debt	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 		
Tiffany Sherill Nonpriority Creditor's Name			Last 4 digits of account number 6 2 4 8	\$ <u>13,733</u>	
See Attachment	7		When was the debt incurred?		
Chicago _{City}	IL st	60606 ate ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent		
Who incurred the del	ot? Check one.		☐ Unliquidated ☐ Disputed		
Debtor 1 only			·		
Debtor 2 only Debtor 1 and Debtor	· 2 only		Type of NONPRIORITY unsecured claim:		
At least one of the d			Student loansObligations arising out of a separation agreement or divorce that		
Check if this clain	n is for a community	/ debt	you did not report as priority claims		
s the claim subject to		,	☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify		
No Yes			— Ottor opecity		
Tondalaia Barde	n nama da sandan ketinangan anadajalang da dangan pandadana da amang, sasama	handering die died verwerzen nahmen der kong henrichten diplomier in Sie (h. 1863). Sie einen	Last 4 digits of account number 3 0 6 9	\$ <u>4,260.</u>	
Ionpriority Creditor's Name		with Dimension 1.1. Poli	When was the debt incurred?		
%Morrisrie and As _{Tumber} Street Bloomingdale	ssociates 114 So	outh Bloomingdale Rd 60108	As of the date you file, the claim is: Check all that apply.		
ity	Sta		Contingent		
Vho incurred the deb	t? Check one.		☐ Unliquidated ☐ Disputed		
Debtor 1 only					
Debtor 2 only Debtor 1 and Debtor	2 only		Type of NONPRIORITY unsecured claim:		
At least one of the de			Student loans Obligations arising out of a separation agreement or divorce that		
Check if this claim		debt	you did not report as priority claims		
the claim subject to	-	-	Debts to pension or profit-sharing plans, and other similar debts		
n the claim subject to No			Other. Specify		

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim
Total claims	6a	. Domestic support obligations	6a.	\$ <u>0.00</u>
from Part 1	6b	. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c	Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d	. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$ 0.00
	6e.	. Total. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
				Total claim
Total claims	6f.	Student loans	6f.	Total claim
Total claims from Part 2	=	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	· · · · · · · · · · · · · · · · · · ·
Contraction of the contraction o	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 0.00
Contraction of the contraction o	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other	6g.	\$ <u>0.00</u> \$ <u>0.00</u>

Attachment

Debtor: Enrique Montano Case No:

Attachment 1

Bankruptcy Unit, 100 West Randolph St #7-400 for notice only

Attachment 2

for notice purposes only for notice only

Attachment 3

%Better Busines Bureau of chicago 330 North Wabash Avenue Suite 3120

Attachment 4

%Sorman & Frankel, Ltd 180 North LaSalle St Suite 2700

Attachment 5

%Cook County Sherfiff 50 West Washington Suite 701

Attachment 6

%Kelly Olson Michod Dehaan & Richter, LLc 333 West Wackter Dr Suite 2000

Attachment 7

%Harris. Winick and Harris 333 West Wacker Dr Suite 2060

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Fill	l in this ir	formation to	identify you	r case:														
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Fill in this information to identify your case:					
Debtor 1	Enrique Montano)			
	First Name	Middle Name	čast Name		
Debtor 2 (Spouse, if filir	ng) First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for	the: Northern District of III	nois		
Case numbe	er		The state of the s		

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

Do you ha No Yes	ave any codebtors? (I	lf you are filing a joint case, do no	ot list either spouse as a d	codebtor.)	
		ou lived în a community proper iana, Nevada, New Mexico, Puei		ommunity property states and territories include ton, and Wisconsin.)	
	o to line 3.				
		r spouse, or legal equivalent live	with you at the time?		
□ No		state or territory did you live?	Fill	in the name and current address of that person.	
	o. III Willow Community			The hame and corrent address of that person.	•
Na	ame of your spouse, former sp	pouse, or legal equivalent			
Nu	umber Street		<u></u>		
Cit	ty	State	ZIP Code		
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shown in Schedule Schedule	line 2 again as a cod D (Official Form 106)	ebtor only if that person is a ge D), <i>Schedule E/F</i> (Official Form	ıarantor or cosigner. M	ake sure you have listed the creditor on	
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	and the control of the section of th	14.5		2014-0-10-1	The second					
Debtor 1	Enrique Montano First Name	Middle Name	La	ast Name	· ·					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Lé	ist Name	***************************************					
	Bankruptcy Court for the: _	Northern District	of Illinois							
Case number	. ,						Check i	f this is:		
(If known)			·····				•	amended fili	na	
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attach a s	e more than one job, eparate page with in about additional s.	Employment st	atus		•			_	imployed lot employed	
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Part 2:	Give Details About	Monthly Inco	ne							
	monthly income as of less you are separated.		this form.	If you have	nothing to	o report	for any line	, write \$0 in th	ne space. Include your non-fili	ing
If you or y	our non-filing spouse ha ou need more space, at	ive more than one			e informati	tion for	all employer	s for that pen	son on the lines	
						F	or Debtor 1		ebtor 2 or ing spouse	
	thly gross wages, salans). If not paid monthly,					\$_3	,900.00	\$ <u>0</u>	100 Appendix 0,000 Ap	
3. Estimate	and list monthly over	time pay.			3.	+ \$_0	.00	+ \$0		
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Case 18-08834 Doc 1 Filed 03/27/18 Entered 03/27/18 13:14:06 Desc Main

Enrique Montano
First Name Middle Name

Document

Page 39 of 60 Case number (if known)

Debtor 1

Last Name

Copy line 4 here	00.00 \$ 0.00
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. Required repayments Specify: 5d. Onco 7d. Calculate deductions. Specify: 6d. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6d. Sp. Onco 7d. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7d. Sp. Onco 7d. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7d. Sp. Onco 7d. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8d. Net income regularly received: 8a. Net income from rental property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive linclude alimony, spousal support, child support, maintenance, divorce settlement, and properly settlement. 8c. Social Security 8c. Social Security 8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive linclude cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: n/a 8g. Pension or retirement income 8h. Other monthly income. Specify: n/a 8d. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$0.00 8h. Other monthly income. Sp	
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- p	pay expenses listed in <i>Schedule J</i> 11. + \$0.00
Add the amount in the last column of line 10 to the amount in line 11. The result is the com- Vrite that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information	
Do you expect an increase or decrease within the year after you file this form?	tion, if it applies 12. \$3,900.00

Filed 03/27/18 Case 18-08834 Doc 1 Entered 03/27/18 13:14:06 Desc Main Page 40 of 60 Document Fill in this information to identify your case: Enrique Montano Debtor 1 Check if this is: Middle Name Last Name Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: Case number MM / DD / YYYY (If known) Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? ☐ No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 with you? age Debtor 2. each dependent..... ☐ No Do not state the dependents' daughter 22 X Yes names. ☐ No son Yes ☐ No son X Yes ☐ No son X Yes ☐ No son X Yes 3. Do your expenses include ☑ No expenses of people other than Yes yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106L) 4. The rental or home ownership expenses for your residence, include first mortgage payments and \$ 1,201.00 any rent for the ground or lot. If not included in line 4: \$ 0.00 Real estate taxes 4a \$_0.00 4b. Property, homeowner's, or renter's insurance 4b \$_50.00 Home maintenance, repair, and upkeep expenses 4c. \$_0.00 Homeowner's association or condominium dues 4d 4d

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Debtor 1

Enrique Montano
First Name Middle Name

Last Name

Case number (if known)_

			Your expenses
5	. Additional mortgage payments for your residence, such as home equity loans	5.	\$ 0.00
6	. Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$ 100.00
	6b. Water, sewer, garbage collection	6b.	\$ 90.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 140.00
	6d. Other, Specify:	6d.	\$ 0.00
7	Food and housekeeping supplies	7.	\$ 350.00
8	Childcare and children's education costs	8.	\$ 0.00
9.	Clothing, laundry, and dry cleaning	9.	\$ 40.00
10.	Personal care products and services	10.	\$ 20.00
11.	Medical and dental expenses	11.	\$ 20.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 0.00
14.	Charitable contributions and religious donations	14.	\$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ 0.00
	15b. Health insurance	15b.	\$ 0.00
	15c. Vehicle insurance	15c.	\$ 109.00
	15d. Other insurance. Specify:	15d.	\$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ <u>0.00</u>
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ <u>0.00</u>
	17b. Car payments for Vehicle 2	17b.	\$ 0.00
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$ 0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e.	
	20a. Mortgages on other property	20a.	\$ 1,144.76
	20b. Real estate taxes	20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$ 0.00

Case 18-08834 Doc 1 Filed 03/27/18 Entered 03/27/18 13:14:06 Desc Main Document Page 42 of 60 Debtor 1 Enrique Montano Case number (if known) Middle Name Last Name Other. Specify: +\$ 0.00 Calculate your monthly expenses. \$3,464.76 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 3,464.76 22c. Add line 22a and 22b. The result is your monthly expenses. 22 23. Calculate your monthly net income. \$3,900.00 Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. - \$ 3,464.76 Subtract your monthly expenses from your monthly income. \$ 435.24 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? □ Nn ☐ Yes. Explain here:

Case 18-08834 Doc 1 Filed 03/27/18 Entered 03/27/18 13:14:06 Desc Main 43 of 60 Fill in this information to identify your case: Enrique Montano Debtor 1 Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Northern District Of Illinois United States Bankruptcy Court for the: (If known) Check if this is an amended filing Official Form 106Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ■ No ☐ Yes. Name of person_ . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 1

ate 3/27/18

×

Signature of Debtor 2

Date

MM / DD / YYYY

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Fill in t	his informatior	to identify your case:			
Debtor 1			Montano		
Debtor 2	First Name	Middle Name	Łast Name		
	if filing) First Name	Middle Name	Last Name		
United S	tates Bankruptcy	Court for the: Northern District	of Illinois		
Case nui (If known	********************************		***************************************		Check if this is an amended filing
State	mplete and acc	f Financial Affa	rried people are filing	viduals Filing for Bankru	pplvina correct
nformati iumber (on. If more sp if known). Ans	ace is needed, attach a sepa wer every question.	rate sheet to this for	m. On the top of any additional pages, write yo	our name and case
Part 1:	Give Deta	ils About Your Marital St	atus and Where Y	ou Lived Before	
1. What	t is your currer	t marital status?			
	Married				
	lot married				
		ars, have you lived anywher	e other than where yo	ou live now?	
⊠ N □ ∨		e places you lived in the last 3	vears. De not include	where you live you.	
	Debtor 1:	s places you lived in the last o	Dates Debtor 1	Debtor 2:	Dates Debtor 2 lived there
				☐ Same as Debtor 1	Same as Debtor 1
	Number Str	D C T	From	Number Street	From
	Number 3a		To	Number Street	То
					
	City	State ZIP Code		City State ZIP Code	t one-show
	•				Same as Debtor 1
				Same as Debtor 1	Same as Debtor 1
	Number Str	eet	_ From	Number Street	From
			То		То
			-		
	City	State ZIP Code		City State ZIP Code	••••••••••••••••••••••••••••••••••••••
3. Within and to	n the last 8 yea erritories include	r s, did you ever live with a s e Arizona, California, Idaho, Lo	p ouse or legal equiv puisiana, Nevada, New	elent in a community property state or territory Mexico, Puerto Rico, Texas, Washington, and W	y? (Community property states /isconsin.)
⊠ N			,	-, ,,,,	
☐ Ye	es. Make sure y	ou fill out <i>Schedule H: Your</i> C	odebtors (Official Form	106H).	

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4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Document

Explain the Sources of Your Income

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De	h	t۸	r	1

Part 2:

Enrique Montano
First Name Middle 6 Case number (if known)

☐ No ☑ Yes. Fill in the details.	and the desired and the second			-chilling (1992 - N. Lings) Deputing Angles provide the foregonal two to send below to
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips ☑ Operating a business	\$_10,000.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
For last calendar year:	Wages, commissions, bonuses, tips	\$ 34,000.00	Wages, commissions, bonuses, tips	\$
(January 1 to December 31, 2016 YYYY	Operating a business		Operating a business	
For the calendar year before that:	Wages, commissions, bonuses, tips	\$ 38,000.00	Wages, commissions, bonuses, tips	\$
(January 1 to December 31, 2015 YYYY	Operating a business		Operating a business	
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e	ome is taxable. Examples rental income; interest; div have income that you rece	of other income are alimidends; money collected bived together, list it only	from lawsuits; royalties; ar once under Debtor 1.	Security, unemployment nd gambling and lottery
and other public benefit payments; pensions; winnings. If you are filing a joint case and you	ome is taxable. Examples rental income; interest; div have income that you rece	of other income are alimidends; money collected bived together, list it only	from lawsuits; royalties; ar once under Debtor 1.	Security, unemployment, nd gambling and lottery
Include income regardless of whether that include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e	ome is taxable. Examples rental income; interest; div have income that you rece	of other income are alimidends; money collected bived together, list it only	from lawsuits; royalties; ar once under Debtor 1.	Security, unemployment, nd gambling and lottery
Include income regardless of whether that include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e	ome is taxable. Examples rental income; interest; div have income that you rece ach source separately. Do	of other income are alimidends; money collected bived together, list it only	I from lawsuits; royalties; ar once under Debtor 1. you listed in line 4.	Gross income from each source (before deductions and exclusions)
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e No Yes. Fill in the details.	ome is taxable. Examples rental income; interest; div have income that you receated source separately. Do Debtor 1	of other income are alimidends; money collected eived together, list it only not include income that Gross income from each source (before deductions and	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e	ome is taxable. Examples rental income; interest; div have income that you rece each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimidends; money collected bived together, list it only not include income that Gross income from each source (before deductions and exclusions)	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e No Yes. Fill in the details.	ome is taxable. Examples rental income; interest; div have income that you rece each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimidends; money collected bived together, list it only not include income that Gross income from each source (before deductions and exclusions)	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	ome is taxable. Examples rental income; interest; div have income that you received have income that you received have source separately. Do Debtor 1 Sources of income Describe below. business	of other income are alimidends; money collected bived together, list it only not include income that Gross income from each source (before deductions and exclusions)	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016)	ome is taxable. Examples rental income; interest; div have income that you received have income that you received have source separately. Do Debtor 1 Sources of income Describe below. business	of other income are alimidends; money collected by the collected together, list it only not include income that Gross income from each source (before deductions and exclusions) \$ 10,000.00 \$	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year:	ome is taxable. Examples rental income; interest; div have income that you received have income that you received have source separately. Do Debtor 1 Sources of income Describe below. business	of other income are alimidends; money collected by the collected together, list it only not include income that Gross income from each source (before deductions and exclusions) \$ 10,000.00 \$	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that include and other public benefit payments; pensions; winnings. If you are filing a joint case and you List each source and the gross income from e No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016)	ome is taxable. Examples rental income; interest; div have income that you receivach source separately. Do Debtor 1 Sources of income Describe below. business business	of other income are alimidends; money collected by the collected together, list it only not include income that Gross income from each source (before deductions and exclusions) \$ 10,000.00 \$	I from lawsuits; royalties; are once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and

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Debtor 1

Enrique Montano First Name

Middle Name

Last Name

Case number (if known)_

P	а	ī	1	ĸ,

6.

List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	ier Debtor 1's or Debtor 2's debts primarily co	onsumer debts?		
☐ No.	Neither Debtor 1 nor Debtor 2 has primarily "incurred by an individual primarily for a person	consumer debts. Consumer debts are al, family, or household purpose."	defined in 11 U.S.C. § 101(8) as
	During the 90 days before you filed for bankrup	tcy, did you pay any creditor a total of \$	6,425* or more?	
	☐ No. Go to line 7.			
		paid a total of \$6,425* or more in one or not include payments for domestic sup t include payments to an attorney for thi	port obligations, such as	
	* Subject to adjustment on 4/01/19 and every 3	years after that for cases filed on or after	er the date of adjustment.	
☑ Yes	. Debtor 1 or Debtor 2 or both have primarily	consumer debts.		
	During the 90 days before you filed for bankrup	tcy, did you pay any creditor a total of \$6	600 or more?	
	No. Go to line 7.			
		domestic support obligations, such as ch s to an attorney for this bankruptcy case	ild support and	den de en de sedelas estas
		Dates of Total amount paid payment	Amount you still owe	Was this payment for
		\$	\$	☐ Mortgage
	Creditor's Name	**************************************	·	Car
				Credit card
	Number Street			Loan repayment
		which the state of		Suppliers or vendors
				Other
	City State ZIP Code			
	Creditor's Name	\$	\$	☐ Mortgage
	Ordano d'Admo			☐ Car
	Number Street	water the control of		Credit card
				Loan repayment
				☐ Suppliers or vendors
	City State ZIP Code			Other
		\$	\$	☐ Mortgage
	Creditor's Name			☐ Car
	Number Street			Credit card
	Carrott			Loan repayment
				☐ Suppliers or vendors
				Other
	City State ZIP Code			

Debtor 1 Enrique Montano Case number (if known Middle Name Last Name 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid Insider's Name Number Street City State ZIP Code Insider's Name Number Street City State ZIP Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☑ No Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment payment paid Include creditor's name Insider's Name Number Street City ZIP Code Insider's Name Number Street City State ZIP Code

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Debtor 1

Montano	

	Montano	
irct Name	Middle Mame	Lost Maco

Case number (if known)__

List all such matters, including personal injurand contract disputes.	t cy, were you a p y cases, small cla	party in any lawa nims actions, dive	suit, court action proes, collection s	, or adminis uits, paternity	trative proceed actions, suppo	ding? ort or custody modification
☐ No						
Yes, Fill in the details.						
	Nature of the c	ase	Court or ago	ency		Status of the case
	Civil Judgment					
Case title Richards buidling Bs. Enrique	-		Municipal Court Name			— Pending
Montano	•					On appeal
			Cook Number Stree	et		Concluded
Case number14M1_142627						
Case number 19301 192027	-		City	State	ZIP Code	
			——————————————————————————————————————	Siate .	zir code	
	civil		: :Kane Count	v		
Case title Richard's Building Vs.			Court Name	,		Pending
Montano			kane County	Chancon		On appeal
	:		Number Stree			Concluded
Case number 14CH 1494						
Case number			City	State	ZIP Code	
No. Go to line 11.	w.		ŕ		sirea, attaorica	, seized, or levied?
No. Go to line 11.	384636	ribe the property			Date	ALBEGERESERSE UZ
No. Go to line 11.	384636	ribe the property				ALBEGERESERSE UZ
No. Go to line 11. Yes. Fill in the information below.	Desc					Value of the property
No. Go to line 11. Yes. Fill in the information below.	Desc	ribe the property				Value of the property
No. Go to line 11. Yes. Fill in the information below. Creditor's Name	Desc	sin what happened	3			Value of the property
No. Go to line 11. Yes. Fill in the information below. Creditor's Name	Desc Expla	nen dielektrisk en	d possessed.			Value of the property
Yes. Fill in the information below. Creditor's Name	Desc Expla	sin what happened Property was rep Property was for	d possessed. eclosed.			Value of the property
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street	Desc Expla	sin what happened Property was rep Property was for Property was gal	d possessed. eclosed.			Value of the property
No. Go to line 11. Yes. Fill in the information below. Creditor's Name	Expla	sin what happened Property was rep Property was for Property was gal	d possessed. eclosed. mished.			Value of the property \$
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street	Expla	sin what happened Property was rep Property was for Property was gat Property was atta	d possessed. eclosed. mished.		Date	Value of the property \$
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street	Expla	sin what happened Property was rep Property was for Property was gat Property was atta	d possessed. eclosed. mished.		Date	Value of the property
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street City State ZIP C	Expla	sin what happened Property was rep Property was for Property was gat Property was atta	d possessed eclosed. mished. ached, seized, or l		Date	Value of the property \$
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street City State ZIP C	Expla Ode Descri	sin what happened Property was for Property was gar Property was atta Property was atta ribe the property	d cossessed. eclosed. mished. ached, seized, or l		Date	Value of the property \$
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street City State ZIP C	Expla Ode Desc	in what happened Property was rep Property was gar Property was atta ribe the property in what happened	d possessed. eclosed. mished. ached, seized, or I		Date	Value of the property \$
No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street City State ZIP C	Expla Ode Desc	sin what happened Property was for Property was gar Property was atta Property was atta ribe the property	d possessed. eclosed. mished. ached, seized, or l ached, seized, or l ached.		Date	Value of the property \$

Page 49 of 60 Document Enrique Montano Debtor 1 Case number (if known) Middle Name Last Name 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ※ No. Yes. Fill in the details. Describe the action the creditor took Date action Creditor's Name Number Street City Last 4 digits of account number: XXXX-12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ☑ No Yes Part 5: **List Certain Gifts and Contributions** 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave per person the gifts Person to Whom You Gave the Gift Number Street City ZIP Code Person's relationship to you Gifts with a total value of more than \$600 Dates you gave per person the gifts Person to Whom You Gave the Gift Number Street City State ZIP Code

Person's relationship to you

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Enrique Montano Debtor 1 Case number (if known) First Name Last Name 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities Describe what you contributed Date you that total more than \$600 contributed Charity's Name Number Street City State ZIP Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? ⊠ No Yes. Fill in the details. Describe the property you lost and how Describe any insurance coverage for the loss Date of your loss Value of property the loss occurred lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. **List Certain Payments or Transfers** Part 7: 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Person Who Was Paid Number Street State ZIP Code Email or website address Person Who Made the Payment, if Not You

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Page 52 of 60 Document Enrique Montano Debtor 1 Case number (if known) Middle Name Last Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Description and value of the property transferred Date transfer was made Name of trust List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. ĭ No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred Name of Financial Institution Checking XXXX--■ Savings Number Street Money market Brokerage City State ZIP Code Other_ Checking XXXX-Name of Financial Institution ☐ Savings ■ Money market Number Street Brokerage Other_ State ZIP Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? ☑ No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No No Yes Name of Financial Institution Name Number Street Number

City

State

ZIP Code

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ZIP Code

City

State

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Dahtor	1	

Debtor 1	Enrique Montano		Case number (if known)	
	First Name Middle Name La	st Name		
		or place other than your home within 1 years	ear before you filed for bankruptcy?	
× I				
U.	Yes. Fill in the details.	ere i Merci i nomenaga e e e e o opisa aga	Baran Ba	A Colorador de la Arresta de la companio
		Who else has or had access to it?	Describe the contents	Do you still have it?
				HIAM IS
				☐ No
	Name of Storage Facility	Name	: : :	Q Yes
	Number Street	Number Street		
		01-0		
		City State ZIP Code		
	City State ZIP Code		i 	
(Alleria				
Part 9	Identify Property You Hold	or Control for Someone Else		
23. Do	you hold or control any property that s	omeone else owns? Include any property	you borrowed from, are storing for.	
	hold in trust for someone.		• • • • • • • • • • • • • • • • • • • •	•
X	No			
	Yes. Fill in the details.			
		Where is the property?	Describe the property	Value
				V = 0 = 0 = 0 = 0 = 0 = 0 = 0 = 0 = 0 =
	Outside Name			•
	Owner's Name			\$
	Number Street	Number Street		
			<u> </u>	
				
	City State ZIP Code	City State ZIP Code		
04	On Give Details About Environment	andat Information		
Part 1	Give Details About Environn	nental information		
For the	purpose of Part 10, the following defin	nitions apply:		
■ Env	vironmental law means any federal, sta	te, or local statute or regulation concernir	ng pollution, contamination, releases of	
	•	r material into the air, land, soil, surface w	w •	
incl	uding statutes or regulations controlling	ng the cleanup of these substances, wast	es, or material.	
■ Site	means any location, facility, or proper	ty as defined under any environmental lav	w, whether you now own, operate, or utilize	
	r used to own, operate, or utilize it, incl			
≋ Haz	ardous material means anything an en	vironmental law defines as a hazardous v	vaste, hazardous substance, toxic	
sub	stance, hazardous material, pollutant,	contaminant, or similar term.	·	
Donort	all notices releases and proceedings	that you know about, regardless of when	they occurred	
vehour	an notices, reseases, and proceedings	that you know about, regardless of when	they occurred.	
24. Has	any governmental unit notified you that	at you may be liable or potentially liable ur	nder or in violation of an environmental law?	,
P775				
u	Yes. Fill in the details.			
		Governmental unit Enviro	onmental law, if you know it	ate of notice

State ZIP Code

Governmental unit

Number Street

City

City

Name of site

Number Street

State

ZIP Code

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Enrique	Montano
Pilone Manager	10441-1

Document

Debtor 1

E	nrique	10M	٦t	а	r	10	2

Middle Name

Last Name

Case number (if known)

No		
Yes. Fill in the details.	Governmental unit Environmental law	v. if you know it
		an , Talinia de la residió distribusca exercisas.
Name of site	Governmental unit	
Number Street	Number Street	осна постана в повержи в очение выполните постания в постанов.
	City State ZIP Code	
City State	ZIP Code	
ve you been a party in any jud	licial or administrative proceeding under any environmental law	v? Include settlements and orders.
No		
Yes. Fill in the details.	and the control of th	
	Court or agency Nature of the	case Status of the
Case title		Pending
	Court Name	On appe
	, to the state of	<u> </u>
	Number Street	: 🛏 Conclud
	Number Street	Conclud
thin 4 years before you filed fo	City State ZIP Code Your Business or Connections to Any Business or bankruptcy, did you own a business or have any of the follow	wing connections to any business?
Give Details About thin 4 years before you filed fo A sole proprietor or self-e	City State ZIP Code Your Business or Connections to Any Business or bankruptcy, did you own a business or have any of the follow employed in a trade, profession, or other activity, either full-tim bility company (LLC) or limited liability partnership (LLP)	wing connections to any business?
thin 4 years before you filed for A sole proprietor or self-ear A member of a limited lia A partner in a partnership	City State ZIP Code Your Business or Connections to Any Business or bankruptcy, did you own a business or have any of the follow employed in a trade, profession, or other activity, either full-tim bility company (LLC) or limited liability partnership (LLP)	wing connections to any business?
thin 4 years before you filed for A sole proprietor or self-ear A member of a limited lial A partner in a partnership An officer, director, or ma	City State ZIP Code Your Business or Connections to Any Business or bankruptcy, did you own a business or have any of the follow employed in a trade, profession, or other activity, either full-tim bility company (LLC) or limited liability partnership (LLP)	wing connections to any business?
thin 4 years before you filed for A sole proprietor or self-ear A member of a limited lial A partner in a partnership An officer, director, or made An owner of at least 5% of No. None of the above applies	City State ZIP Code Your Business or Connections to Any Business or bankruptcy, did you own a business or have any of the follow employed in a trade, profession, or other activity, either full-tim bility company (LLC) or limited liability partnership (LLP) or anaging executive of a corporation of the voting or equity securities of a corporation ess. Go to Part 12.	
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obtor 1	Enrique Montano	Case number (#known)
ebtor 1	First Name Middle Name Last F	
		Describe the nature of the business Employer Identification number Do not include Social Security number or ITIN.
	Business Name	EIN:
	Number Street	Name of accountant or bookkeeper Dates business existed
	City State ZIP Code	FromTo
20 VASI4	hin 2 years hafara you filed for hankrum	tcy, did you give a financial statement to anyone about your business? Include all financial
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×	No	
	Yes. Fill in the details below.	
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	Name	MM / DD / YYYY
	Number Street	
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Part 1	2: Sign Below	
an in	iswers are true and correct, I understan	t of Financial Affairs and any attachments, and I declare under penalty of perjury that the d that making a false statement, concealing property, or obtaining money or property by fraud result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
		4.4
,		*
C	Signature of Debtor 1	Signature of Debtor 2
	2/27/10	
	Date 2/27/18	Date
Di	d you attach additional pages to Your S	tatement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	No Yes	
Đi	id you pay or agree to pay someone who	o is not an attorney to help you fill out bankruptcy forms?
	No	
		. Attach the Bankruptcy Petition Preparer's Notice,
		Declaration, and Signature (Official Form 119).

Attachment Debtor: Enrique Montano Case No:

Attachment 1 Additional Lawsuits, Court Actions, or Administrative Proceedings

Case Title: Tondalaia Bardell Vs. Montano

Case Number: 15SC 3069 Nature of Case: civil

Court or Agency's Name: Kane County

Status of Case: Concluded

Case Title: Jose Luis Jimenez Vs. Montano Case Number: 45D12 1609SC00758

Nature of Case: Civil Status of Case: Pending

Case Title: New Calument City Currency Exchange Vs. Montano

Case Number: 16M1 119502

Nature of Case: Civil

Court or Agency's Name: Cook county

Status of Case: Pending

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.

 Consumer debts are defined in 11 U.S.C.

 § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapt	er	<i>(</i> :	Liquidation
		ALCO 11 ASSESS	
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	Φ 245	filing fee
	\$75	administrative fee
+	¢15	trustee surcharge
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Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee

+ \$75 administrative fee

\$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee

+ \$75 administrative fee

\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/Resources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.